

EXHIBIT B

**CERTIFICATION PURSUANT TO
THE FEDERAL SECURITIES LAWS**

I, Thomas A. Borner, hereby certify that the following is true and correct to the best of my knowledge, information, and belief:

1. I am the Chairman and CEO of Putnam Bank, a federally-chartered stock savings bank, which was founded in 1862 as Putnam Savings Bank.

2. I am familiar with the allegations in this matter, and authorize the filing of lead plaintiff papers in this matter on behalf of Putnam Bank.

3. Putnam Bank is willing to serve as a representative party on behalf of the Class (as defined in the Complaint), including providing testimony at deposition and trial, if necessary.

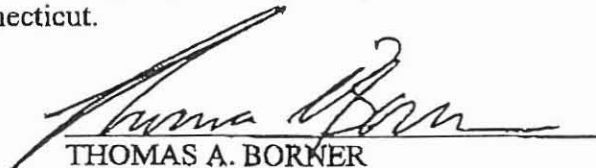
4. During the Class Period (as defined in the Complaint), Putnam Bank, through various subsidiaries, purchased and/or sold the securities that are the subject of the Complaint as set forth on the attached Schedule A.

5. Putnam Bank did not engage in the foregoing transactions at the direction of counsel or in order to participate in any private action arising under the Securities Act of 1933 (the "Securities Act") or the Securities Exchange Act of 1934 (the "Exchange Act").

6. During the three-year period preceding the date of my signing this Certification, Putnam Bank neither sought to serve, nor served as a representative party or lead plaintiff on behalf of a class in any private action(s) arising under the Securities Act or the Exchange Act.

7. Putnam Bank will not accept any payment for serving as a representative party on behalf of the class beyond its *pro rata* share of any recovery, except such reasonable costs and expenses (including lost wages) directly relating to the representation of the class as ordered or approved by the Court.

I declare under penalty of perjury that the foregoing is true and correct. Executed this 2nd day of April, 2010 in Putnam, Connecticut.


THOMAS A. BORNER
Chairman and CEO of Putnam Bank

Schedule A

Trust	Tranche	CUSIP	Buy/Sell	Date	Units	Price	Cost Basis/Proceeds
Alternative Loan Trust 2007-12T1	A-47	02150LCH8	Buy	5/18/2007	33,730.48	\$100.10	\$3,376,420.72
Alternative Loan Trust 2007-25	1-A-4	02151UAT3	Buy	10/10/2007	50,023.00	\$98.45	\$4,924,764.75
CHL Mortgage Pass-Through Trust 2006-12	A-2	125432AF1	Buy	6/19/2006	32,048.53	\$97.87	\$3,136,589.62
CHL Mortgage Pass-Through Trust 2006-15	A-1	12543UAA0	Buy	3/22/2007	49,450.69	\$101.31	\$5,009,849.02
CHL Mortgage Pass-Through Trust 2007-17	3-A-1	12544KAJ2	Buy	8/10/2007	50,026.39	\$100.91	\$5,048,162.70
CHL Mortgage Pass-Through Trust 2007-J2	2-A-4	12545EAE6	Buy	6/7/2007	50,039.83	\$99.00	\$4,953,942.77
Alternative Loan Trust 2007-1T1	1-A-1	23246KAA9	Buy	1/24/2007	49,710.97	\$100.28	\$4,985,016.45
Alternative Loan Trust 2005-43	5-A-2	12668AAY1	Buy	2/6/2006	19,290.40	\$100.28	\$1,934,440.94
CHL Mortgage Pass-Through Trust 2006-HYB3	4-1-A-C	1266944L9	Buy	5/9/2006	21,933.65	\$99.59	\$2,184,372.16
CHL Mortgage Pass-Through Trust 2006-HYB2	1-A-2	126694C71	Buy	3/2/2006	49,325.43	\$99.98	\$4,931,556.53
CHL Mortgage Pass-Through Trust 2005-HYB8	3-A-1	126694QG6	Buy	10/27/2005	20,079.39	\$99.07	\$1,989,265.42